



Order Filed on January 10, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
RAS Citron, LLC 130 Clinton Road, Lobby B, Suite 202 Fairfield, NJ 07004 (973) 575-0707 Attorneys for Secured Creditor Laura M. Eggerman (LE-8250)	CASE NO.: 15-31386-VFP CHAPTER 13 HEARING DATE: December 21, 2017 JUDGE: Vincent F. Papalia
In Re: ALICE K WHITE, Debtor.	

Recommended Local Form:

☒ Followed

☐ Modified

ORDER VACATING STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: January 10, 2018

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Alice K White

Case No.: 15-31386-VFP

Caption of Order: **Order Vacating Stay**

Upon the motion of REVERSE MORTGAGE SOLUTIONS, INC., AS SERVICER FOR BANK OF AMERICA, N.A., ("Secured Creditor") under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

☒ Real property more fully described as:

245 Walnut Avenue, Cranford, NJ 07016

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Alice K White
Debtor

Case No. 15-31386-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Alice K White, 245 Walnut Ave, Cranford, NJ 07016-2930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Debtor Alice K White gintr316@aol.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation, as servicing
agent for Toyota Lease Trust nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com
Laura M. Egerman on behalf of Creditor BANK OF AMERICA, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
R. A. Lebron on behalf of Creditor REVERSE MORTGAGE SOLUTIONS, INC., as servicer for BANK OF
AMERICA, N.A. bankruptcy@feinsuch.com

TOTAL: 6